

Metropolitan AME Church
2005 WHCoA Independent Event
August 4, 2005

**2005 White House Conference on the Aging (WHCoA)
POST EVENT SUMMARY REPORT**

Name of Event: “Today’s Seniors and Baby Boomers Securing Affordable and Available Housing When the Need Arises”

Date of Event: August 4, 2005

Location of Event: Metropolitan AME Church
1518 M Street, NW
Washington, DC 20005

Number of Persons Attending: 70

Contact Name: Rev. Ronald E. Braxton

Telephone Number: 202-331-1426 Email: rebraxton@metropolitanamec.org

Overview: This Independent Event was a forum that addressed, the annotated agenda item, *affordable and available senior housing*. The event was rich with information from panelists with a collective total of more than 25 years experience in administering senior housing programs, developing senior housing facilities for African American churches, developing technology for use by seniors who desire to age in place, producing research on senior housing issues, financial planning and preparing for the future senior years, and gathering and presenting data on available housing and costs in the Washington, DC metropolitan area. The thirteen presenters represented federal and local entities and public and private non-profit organizations. In addition, one panelist was a consumer who presently resides in a senior housing facility.

Priority Issue #1: The issue of senior housing needs clearer definitions and standards of the categories and services of each type facility.

Barrier(s): Lack of safe, sanitary, affordable (and attractive) housing for low to moderate-income seniors.

Proposed Solution(s): Affordable and available housing for seniors is a major issue that must be addressed by the 2005 WHCoA. “*Senior Housing: Issues and Policies*” panelists stated that there is

a lack of clear definitions and universal standards for the various categories of senior housing, which make it difficult to identify best practices, and to determine benchmarks of success. Research has found that seniors and baby boomers frequently desire to age in place when possible, rather than leaving their home to live in a senior facility. Proposed solutions:

- Increase education for both consumers and the senior housing industry groups regarding the design of homes that allow buyers to age in place. This knowledge is particularly necessary and should be available for the 78 million baby boomers who will be eligible for retirement in the upcoming five to ten years.
- Increase the federal budgets of Administration on Aging (AOA) and the Department of Housing and Urban Development (HUD) to support and enhance information, education, and resources for consumers to use certain technology to modify their homes to allow for aging in place.
- Funding sources should be available to promote the further development of innovative housing techniques and apparatus.

Priority Issue #2: Securing available and affordable senior housing for low and moderate income seniors

Barrier(s): Lack of sufficient income affects an adequate quality of life

Proposed Solution(s): It is vital that consumers be afforded the opportunity to function independently. This state helps to promote mental, physical, and emotional well being of life. Proposed solutions identified by “*Senior Housing: Availability and Affordability*,” panel recommends:

- Increase education and community outreach on the types of senior housing available and the costs so that baby boomers and others may be well informed and may implement a responsible retirement/financial planning program.

- Develop federal housing programs for seniors that are affordable and have progressive stages from independent living, to assisted care facilities with more balance for aging configuration
- Provide funding including grants and/or tax credits that would encourage faith-based and other not for profit institutions to enter into joint ventures with housing developers in supplying more affordable and available senior housing.
- Review and revise federal legislation to expand Medicaid Waivers and Medicare coverage
- Make available funding and opportunities for more non-profit to develop senior housing

Priority Issue #3: Future Planning and Financial Issues for Baby Boomers

Barrier(s): Lack of sufficient education, knowledge and outreach for retirement and financial planning

Proposed Solution(s): *“Planning for Retirement: Financial Issues for Baby Boomers,”* panel addressed the need to expand and make available affordable units in existing buildings and proposed new structures, given the present shortage of available and affordable housing for seniors. Identified recommendations for solutions are:

- Create more favorable tax treatment for Long Term Care Insurance.
- Expand information and promote education for baby boomers on debt elimination and not living above one’s financial means
- Expand policy to increase homeownership tax credit and allow for greater rent subsidies for seniors
- Allocate/designate a certain number/percentage of developed units as affordable to low-moderate income consumer